

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10711966	
	Filing Date		2004-10-15	
	First Named Inventor	Joshua Montgomery		
	Art Unit		2167	
	Examiner Name	Reyes, Mariela D.		
	Attorney Docket Number		54022.1700	

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1	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	<input type="checkbox"/>
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4	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>
5	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>
6	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper.	<input type="checkbox"/>
7	"RFID Take Priority With Wal-Mart", by DocMemory, http://www.simmtester.com/page/news/shownews.asp?num=6550 , 02/09/2004, 2 pages	<input type="checkbox"/>
8	"Microsoft, IBM and Phillips Test RFID Technology", by Rohde, IDG New Service, http://www.computerweekly.com/Article127889.htm , 02/09/2004, 3 pages	<input type="checkbox"/>
9	"PowerPay RFID Payment and Marketing Solution Speeds Purchases at Seahawks Stadium with Technology from Texas Instruments", http://www.powerpayit.com/news/Seahawks_pr.html , 02/09/2004, 2 pages	<input type="checkbox"/>
10	DERFLER, "How Networks Work," Bestseller Edition 1996, Ziff-Davis Press, Emeryville, CA, all pages	<input type="checkbox"/>
11	WHITE, "How Computers Work," Millennium Edition, 1999, Que Corporation, Indianapolis, IN, all pages	<input type="checkbox"/>

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12	GRALIA, "How the Internet Works," Millennium Edition, 1999, Que Corporation, Indianapolis, IN, all pages	<input type="checkbox"/>
13	MULLER, "Desktop Encyclopedia of the Internet," 1999, Artech House Inc., Norwood, MA, all pages	<input type="checkbox"/>
14	"The Bank Credit Card Business," American Bankers Association, 1996, all pages	<input type="checkbox"/>
15	MENEZES, et al., "Handbook of Applied Cryptography," 1997, CRC Press, Chapter 10	<input type="checkbox"/>
16	Provisional application serial number 60/395,606, filed on July 15, 2002	<input type="checkbox"/>
17	"Credit Card Offer Travelers New Benefit," PR Newswire, 08/05/1987	<input type="checkbox"/>
18	"Inside's Next Gen Smart Card: The French company plans to introduce an RFID card that uses a 16-bit microprocessor and new encryption technology," RFID Journal, 10/29/2002	<input type="checkbox"/>
19	"New Evidence about Positive Three-Tier Co-Pay Performance Presented at Express Scripts 2000 Outcomes Conference," PR Newswire Association, Inc., 06/28/2000	<input type="checkbox"/>
20	"Prestige Credit Cards: Those Pricey Plastics," Changing Times, 04/1986	<input type="checkbox"/>
21	"Shell Introduces Optional Credit Card," The Associated Press, 09/03/1985	<input type="checkbox"/>
22	"Shell Introducing Expanded 'Signature' Credit Card," Tulsa Business Chronicle, 09/05/1985	<input type="checkbox"/>

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23	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card," Business Wire, 09/03/1985	<input type="checkbox"/>
24	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All of its Credit Cards," PR Newswire, 12/18/1986	<input type="checkbox"/>
25	CAREY, Gordon, "Multi-tier Copay," Pharmaceutical Executive, 02/2000	<input type="checkbox"/>
26	CRUMBAUGH, Darlene M., "Effective Marketing Positions: Check card as consumer lifeline," Hoosier Banker, 04/1998, page 10, vol. 82, issue 4	<input type="checkbox"/>
27	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce," USENIX Oakland, CA, 11/18/1996	<input type="checkbox"/>
28	GOLDWASSER, Joan, "Best of the Cash-Back Cards," Kiplinger's Personal Finance Magazine, 04/1999	<input type="checkbox"/>
29	KUNTZ, Mary, "Credit Cards as Good as Gold," Forbes, 11/04/1985	<input type="checkbox"/>
30	LAHEY, Liam, "Microsoft Bolsters Rebate Structure," Computer Dealer News, 02/08/2002	<input type="checkbox"/>
31	LAMOND, "Credit Card Transactions Real World and Online," Copyright 1996	<input type="checkbox"/>
32	NYMAN, Judy, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer," The Toronto Star, Final Edition, 03/25/1986	<input type="checkbox"/>
33	OBEL, Michael, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings," Oil & Gas Journal, 09/16/1985	<input type="checkbox"/>

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34	SCHMUCKLER, Eric, "Playing Your Cards Right," Forbes, 12/28/1987	<input type="checkbox"/>
35	"Core One Credit Union – Discover The Advantage," http://coreone.org/2visa.html , Copyright 2001 (last visited 10/09/2002)	<input type="checkbox"/>
36	Non-Final Office Action issued 4/20/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
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46	Examination Report dated 3/8/2005 for EP02748120.9	<input type="checkbox"/>
47	Examination Report dated 2/8/2006 for EP02748120.9	<input type="checkbox"/>
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